

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Steven B. Smith	
Serial No.:	09/870,142	
Filing Date:	May 30, 2001	Art Unit 3692
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	Conf. No. 4558
Examining Attorney:	Clifford B. Madamba	

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed November 26, 2008 for the above-referenced matter. Please amend the patent application as follows:

An **Applicant Summary of Interview with the Examiner** begins on page 2 of this document.

**Amendments** to the claims begin on page 3 of this document.

**Remarks** begin on page 9 of this document.